

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,324,951 B2  
APPLICATION NO. : 09/874483  
DATED : January 29, 2008  
INVENTOR(S) : Renwick et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

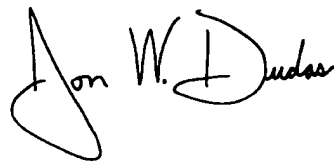
Column 9, Line 62, Claim 1, "operate provider" should read -- operated by the insurance provider --

Column 10, Line 61, Claim 15, "operate insurance provider" should read -- operated by the insurance provider --

Column 12, Lines 55-56, Claim 32, delete [[at the customer]]

Signed and Sealed this

Twenty-ninth Day of July, 2008

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a cursive "Dudas".

JON W. DUDAS  
*Director of the United States Patent and Trademark Office*